

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**CHRISTOPHER A. KIM**  
Debtor(s)

Bankruptcy Case No.: 19-24642-CMB  
3/11/2021  
Chapter: 13  
Docket No.: 123 – 113  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 1-29-2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$6,172.00 as of 3/2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: County of Allegheny Cl #16, PA Rev. Cl #6, Twp. of McCandless (RE) Cl #19 .
- ☒ H. Additional Terms: Huntington Nat Bank Cl 1-2 pad 25 LTCD per plan terms

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

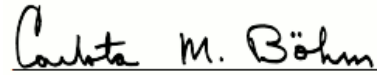
**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

- A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: March 12, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
CHRISTOPHER A. KIM  
Debtor

Case No. 19-24642-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 12, 2021

Form ID: 149

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2021:**

Recip ID	Recipient Name and Address
db	++ CHRISTOPHER A. KIM, 2000 CREEKVIEW CIRCLE, APT 2314, CRANBERRY TWP, PA 16066-1128
aty	+ David A. Levin, 555 11th Avenue, New Brighton, PA 15066-1442
cr	+ County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ The Huntington National Bank, c/o Christopher J. Niekamp, Esquire, 23 S. Main Street, Third Floor, Akron, OH 44308-1818
15174373	+ ALLEGHENY COUNTY, C/O JORDAN TAX SERVICE, PO BOX 200, Bethel Park, PA 15102-0200
15174372	+ ALLEGHENY COUNTY, C/O JOHN WEINSTEIN, 436 GRANT STREET, ROOM 108, COURTHOUSE, Pittsburgh, PA 15219-2497
15174374	+ ALLEGHENY COUNTY COURT OF COMMON PLEAS, FAMILY DIVISION, 440 ROSS STREET, Pittsburgh, PA 15219-2413
15174375	+ AMERICAN EXPRESS, PO BOX 981537, El Paso, TX 79998-1537
15187783	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15174377	+ BOROUGH OF WEST VIEW, c/o RITA SCHWARZMEIER, 457 PERRY HIGHWAY, Pittsburgh, PA 15229-1818
15174378	+ CALLIE CHRISTINE KIM, 8313 PERRY HIGHWAY, Pittsburgh, PA 15237-5217
15174379	+ CALLIE CHRISTINE KIM, 132 OAKWOOD AVENUE, Pittsburgh, PA 15229-2030
15174381	+ CENTERS FOR REHAB SERVICES, PO BOX 536213, Pittsburgh, PA 15253-5904
15189770	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
15195331	+ County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15174385	+ EXPRESS SCRIPTS, PO BOX 747000, Cincinnati, OH 45274-7000
15174386	+ GENESIS MEDICAL ASSOCIATES INC, 8150 PERRY HIGHWAY STE 300, Pittsburgh, PA 15237-5232
15173468	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15174387	+ MARINER FINANCE, 8211 TOWN CENTER DRIVE, Nottingham, MD 21236-5904
15174388	+ MCCANDLESS TWP SANITARY AUTHORITY, 418 ARCADIA DRVIE, Pittsburgh, PA 15237-5597
15174389	+ MEDCARE EQUIPMENT COMPANY, LLC, PO BOX 1259 DEPT #140418, Oaks, PA 19456-1259
15174390	NORTH ALLEGHENY SCHOOL DISTRICT, 9955 GRUBBS ROAD, Pittsburgh, PA 15237
15174391	+ NORTH HILLS SCHOOL DISTRICT, c/o RITA SCHWARTZMEIER, TAX COLLECTOR, 457 PERRY HIGHWAY, Pittsburgh, PA 15229-1818
15165199	NORTH HILLS SD TAX, C/O MICHAEL WITHERAL, ESQ, JORDON TAX SERVICE, 102 RAHWAY ROAD, Pittsburgh, PA 15217
15180909	+ North Allegheny School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15174393	+ PEDIATRIC ALLIANCE, 1100 WASHINGTON AVENUE, STE 215, Carnegie, PA 15106-3616
15174394	+ PEOPLES NATURAL GAS, PO BOX 535323, Pittsburgh, PA 15253-5323
15174396	+ RECEIVABLES OUTSOURCING, INC., PO BOX 549, Lutherville Timonium, MD 21094-0549
15174398	+ TARGET CARD SERVICES, PO BOX 30171, Tampa, FL 33630-3171
15174400	+ TOWN OF MCCANDLESS, 9955 GRUBBS ROAD, Wexford, PA 15090-9645
15174401	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, TOYOTA FINANCIAL SERVICES, PO BOX 5855, Carol Stream, IL 60197-5855
15174402	+ TRANSWORLD SYSTEMS INC, 300 CEDAR RIDGE DR, Pittsburgh, PA 15205-1132
15170766	+ The Huntington National Bank, c/o Christopher J. Niekamp, 23 S. Main Street, Third Floor, Akron, OH 44308-1818
15177249	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15189659	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 36

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 12, 2021

Form ID: 149

Total Noticed: 57

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 13 2021 02:25:54	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:14:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15174376	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2021 02:14:46	BEST BUY/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
15174380	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Mar 13 2021 03:40:35	CAPITAL ONE AUTO FINANCE, 7933 PRESTON ROAD, Plano, TX 75024-2302
15177826	+ Email/Text: documentfiling@lciinc.com	Mar 13 2021 03:25:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15174383	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 13 2021 03:26:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, Norwood, MA 02062-2679
15179554	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 13 2021 02:14:24	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15174384	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 13 2021 03:26:00	DUQUESNE LIGHT COMPANY, C/O PETER J. ASHCROFT, ESQ., 707 GRANT STREET, STE 2200 GULF TOWER, Pittsburgh, PA 15219-1908
15174382	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 13 2021 02:25:48	CHASE CARD, PO BOX 15369, Wilmington, DE 19850
15174395	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2021 03:25:00	PNC BANK, 3232 NEMARK DRIVE, Miamisburg, OH 45342
15196492	+ Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2021 03:25:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982
15180173	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2021 02:38:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15178088	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 13 2021 03:26:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15178133	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 13 2021 03:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15174397	+ Email/PDF: gecsed@recoverycorp.com	Mar 13 2021 02:25:49	SYNCB/CARE CREDIT, PO BOX 965036, Orlando, FL 32896-5036
15194129	+ Email/PDF: gecsed@recoverycorp.com	Mar 13 2021 02:14:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15165324	+ Email/PDF: gecsed@recoverycorp.com	Mar 13 2021 02:14:07	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15174399	Email/Text: bankruptcy@huntington.com	Mar 13 2021 03:25:00	THE HUNTINGTON NATIONAL BANK, PO BOX 182232 NCIW32, Columbus, OH 43218-2232
15193418	+ Email/Text: bankruptcy@huntington.com	Mar 13 2021 03:25:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15174403	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 13 2021 03:25:00	VERIZON, PO BOX 15124, Albany, NY 12212-5124
15174404	Email/Text: bankruptcy@firstenergycorp.com	Mar 13 2021 03:26:00	WEST PENN POWER, PO BOX 3687, Akron, OH 44309-3687

TOTAL: 21

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 12, 2021

Form ID: 149

Total Noticed: 57

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Toyota Motor Credit Corporation
cr		Toyota Motor Credit Corporation
cr	*+	North Allegheny School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15187784	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15174392	*	NORTH HILLS SD TAX, C/O MICHAEL WITHERAL, ESQ, JORDON TAX SERVICE, 102 RAHWAY ROAD, Pittsburgh, PA 15217

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Jennifer L. Cerce	on behalf of Creditor North Allegheny School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
Russell A. Burdelski	on behalf of Debtor CHRISTOPHER A. KIM Russ@BurdelskiLaw.com russ.burdelski@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Wade T. Doerr	on behalf of Creditor The Huntington National Bank wdoerr@bdblaw.com

TOTAL: 10